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ABSTRACT

An evaluation of New York State's Tuition Assistance Program (TAP), a need-based grant program, is presented. A program overview covers goals, eligibility criteria, information on award amounts, and the legislative authority. Attention is directed to (1) the degree to which TAP helps low-income and middle-income students cover tuition costs and (2) whether the TAP program has met the goal of access during 1980-1985. Of concern are: changes in the numbers of TAP recipients in relation to enrollment trends, changes in the income levels of TAP recipients and their relationship to income trends in New York State, and changes in the relationship between TAP assistance and educational costs. The number of TAP undergraduate recipients and TAP first-time freshman recipients increased between 1980 and 1985. While the TAP program appeared effective in providing postsecondary educational access, particularly for the lowest-income students, the issues of choice and retention were less fully addressed through tuition assistance. Services that were identified as needing expansion to serve the increasing numbers of older and nontraditional students included counseling, day care, and outreach and information services. (SW)

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Proposal Abstract

A Program Evaluation of the New York State Tuition Assistance Program

Dolores E. Cross, President
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This study is an evaluation of a state-funded need-based grant program. It consists of a time-series analysis over five years of the recipient population shifts, by income and educational sector categories.

The program's effectiveness in achieving the goals of educational access and choice are examined, taking into consideration demographic trends and enrollment and cost data.

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This paper was presented at the Annual Meeting of the Association for the Study of Higher Education held at the San Diego Hilton in San Diego, California, February 14-17, 1987. This paper was reviewed by ASHE and was judged to be of high quality and of interest to others concerned with the research of higher education. It has therefore been selected to be included in the ERIC collection of ASHE conference papers.

Proposal Summary

A Program Evaluation of the New York State Tuition Assistance Program

The Tuition Assistance Program (TAP) is a state-operated program which provides grant assistance to New York State residents attending postsecondary institutions in New York. The objectives of the program are to reduce financial barriers to postsecondary education and to provide for increased student choice among independent, public and proprietary postsecondary institutions.

In contrast to state-funded programs such as TAP, federal aid has not experienced much expansion during the 1980s. This represents a decrease in real dollars at the same time that educational costs are rising faster than the CPI. The higher education community is expressing grave concerns that federal policies have impacted predominantly on our most vulnerable student populations, those who are minorities and/or with low incomes.

In light of these concerns, it is important to know whether state programs, in particular the TAP program, continue to provide access and choice despite federal contractions. Key research questions include:

1) Are there shifts in enrollment patterns and are they related to specific income categories?

2) How have patterns of TAP utilization changed, particularly among low-income students?

3) How do changes in enrollment patterns relate to TAP utilization?

4) Have TAP awards kept up with increasing tuition costs?

5) Have there been changes in college-going rates of high school graduates? Of minority high school graduates?

6) Are low-income students migrating toward lower-cost institutions and shorter programs as a result of financial hardships?

The study will focus on the program goals of access to and choice in higher education, as measured by numbers and relative proportions of low-income students participating in the TAP program. A time series study will be used to examine changes in the TAP population from 1980 through 1985.

Program data provided by the administrative agency will be examined in relation to statewide postsecondary enrollments and high school graduation rates. Department of Commerce population projections and institutional research and financial aid office data will be considered.

The practical importance of the study is to determine the effectiveness of a state need-based grant program in meeting the goals of educational access and choice. An examination of theory and process success will provide indications of whether states can and will have to take the lead in the provision of student financial aid. Further, we may draw conclusions concerning whether the commitment of even so large a state as New York is adequate in the face of continuing federal contractions.

AO:ss

A Program Evaluation

of the

New York State Tuition Assistance Program

Presented by

Dolores E. Cross, Ph.D

President

New York State Higher Education Services Corporation

1987 ASHE Annual Meeting

San Diego, California

February 15, 1987

Part 1: Program Description

Program Goals

The New York State Tuition Assistance Program (TAP) is a state-operated program which provides grant assistance to New York State residents attending postsecondary institutions in New York. The objective of the program is to reduce financial barriers to postsecondary education.

Eligibility Criteria

TAP is an entitlement program. There is neither a qualifying examination nor a limited number of awards. To be eligible for TAP, a student must file an annual application and meet the criteria set forth in statute. These criteria are:

1) New York State residency and U.S. citizenship, or permanent resident alien or paroled refugee status
2) Enrollment as a full-time student at a New York postsecondary institution in a program approved by the Commissioner of Education
3) Maintenance of good academic standing, i.e., completion of a certain percentage of credits each term, and accumulation of a specified number of credits and achievement of a specified cumulative grade point average each term
4) A tuition charge of $200 or more
5) Not being in default on a student loan [1]
6) Having family income not exceeding the scheduled limits(see Appendix A)[2]

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1 New York State legislation enacted in 1985 provides that, under very specific circumstances, a student in default of a guaranteed student loan may become eligible for new loans or for state student financial aid.

2 In mid-July, Governor Cuomo signed legislation providing for increased funding for the TAP program and for increased awards and eligible income levels.

Award Amounts

Undergraduate students generally may receive TAP payments for four years of study; graduate students may also receive TAP payments for four years.[3] The amount of a TAP award is scaled according to the level of study, tuition charges,[4] and the family's adjusted New York State net taxable balance.[5] Award amounts are also affected by the number of yearly payments a student has received[6] and by the receipt of certain other benefits. Separate award schedules are used for single emancipated students with no tax dependents (FIS), based on the rationale that those students can devote a larger percentage of their earnings toward their own education. In 1985-86, the maximum award for undergraduate FIS students was $1,800 or tuition, whichever is less, and the maximum eligible income was $5,666 NTB. For all other undergraduates, attending collegiate (not-for-profit) educational institutions, the maximum award was $2,700 or tuition, whichever is less, and the maximum eligible income was $29,000 NTB.

Until the passage of the 1986 legislation, FIS undergraduates had not received any increase since 1977. Income limits and award levels for other undergraduates were raised in 1977, 1981, 1984 and 1986.

Legislative Authority

The TAP program is detailed in Education Law in Sections 661 through 667. It was first available for the 1974-75 academic year. This evaluation study will examine program parameters and trends during the most recent five-year period

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3 Some five-year undergraduate programs are eligible. However, a student may not receive more than eight annual awards for undergraduate and graduate study combined.

4 The maximum award cannot exceed tuition.

5 Net taxable balance is net taxable income with adjustments for siblings in college.

6 After two years of payments, the annual TAP award for undergraduates is reduced by $200, but not below the minimum award.

for which complete recipient data are available: 1980-81 through 1984-85. In 1984-85, approximately 308,000 students (undergraduates and graduates combined) received $382 million in tuition assistance. This amount represents nearly one-third of all need-based grant dollars provided nationally by all states combined. Approximately 96% of TAP recipients were undergraduates.

Part 2: Research Design

Since the primary objective of the TAP program is improvement of postsecondary educational access through the removal of financial barriers, three operationalized measures will be considered in evaluating the degree to which TAP helps low and middle-income students with tuition costs and whether the TAP program has met the goal of access during the five-year period, 1980 to 1985. They are:

1) Changes in the numbers of TAP recipients in relation to enrollment trends.
2) Changes in the income levels of TAP recipients and their relationship to income trends in New York State.
3) Changes in the relationship between TAP assistance and educational costs.

The main sources of data for this study are the HESC TAP database, which contains information from the student payment application and the school certification rosters, and the annual TAP mirror files [7] which contain more detailed recipient information. The New York State Education Department provided postsecondary enrollment and high school graduation data, as well as college-going rates of high school graduates. The New York State Department of Taxation provided income data on New York State tax filers through 1983. The New York State Department of Commerce provided information on demographic trends.

TAP Recipients and Enrollments

A descriptive analysis of trends in undergraduate TAP recipient numbers will provide an indication of how program usage has varied. An examination of

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[7] A "snapshot" file of recipient data, recreated periodically as updated school certification data are received.

freshman [8] recipients will address more specifically the question of access, since it is generally a way to measure the relationship between entry into postsecondary education and TAP usage. Clearly, however, recipient numbers alone cannot accurately measure access, since the recipient pool must come from full-time enrollments and are limited by the eligibility requirements described in part 1 of this paper.

Thus, a more correct measure is the TAP utilization rate, i.e., the proportion of full-time undergraduate enrollments who receive TAP. Consideration of the utilization rate in conjunction with changes in New York State resident income levels (because "bracket creep" may push recipients above the eligible income level) will provide an indication of how well the program goal of access for low- and middle-income students is being met.

Should such analysis indicate problems with utilization, this could be a signal that:

1) The process is faulty, i.e., students and potential students are not getting enough information on the program; and/or
2) Program eligibility levels have not realistically addressed the needs of current student populations.

Recipient Income Levels

A descriptive analysis of the income distributions of TAP undergraduate recipients will reveal changes that have occurred during the past five years.

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8 TAP recipients classified as "freshman" are actually first-time recipients. Thus, some upper-class students who receive TAP for the first time because of changes in income or raised income eligibility may be included in this category.

A longitudinal examination of mean incomes, holding population parameters constant[9], will show whether incomes for that group have been increasing or decreasing, and whether the TAP program is successfully serving the neediest students. For purposes of this analysis, incomes will be capped at $20,000 NTB. This will limit the annual variation in income, and Z-tests between annual means will be conducted in order to determine whether differences that are found are statistically significant. Furthermore, because the TAP population is by definition or income-capped population, we would not expect to see variations in recipient income levels as great as those among the population-at-large. Thus, smaller increases in mean TAP incomes than in incomes generally would indicate that TAP served a relatively poorer population during each consecutive year. If TAP mean incomes are shown to have decreased, then the program clearly is serving a progressively poorer population. If, however, income increases in TAP mean incomes are found that exceed annual increases in New York State income levels (capped at $25,000 adjusted gross income) [10], we need to question whether the program continues to serve the neediest.

Tuition Costs and Award Amounts

A third important measure of the program's effectiveness is its ability to keep up with escalating tuition costs. Since an objective of the TAP program is tuition assistance, the program's level of support over the five-year period will be examined. Because award amounts are determined by income level and tuition costs, the relationship between average award amounts and average tuition will be

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9 Because the 1981 and 1984 enrichments raised the eligible income limits, mean incomes of all TAP recipients would follow this upward trend. If, however, we hold the population constant, e.g., look at only recipients with incomes between $0 and $20,000 (the eligible income range in 1980-81) a more meaningful comparison results.

10 Approximates $20,000 NTB.

tracked longitudinally, while controlling statistically for sector and income category. If TAP's proportional contribution toward tuition is found to have dropped, the program has not kept up with increases in tuition. This means increased hardship for students, which affects both access and retention. Even if the TAP-to-cost ratio holds, higher tuitions mean more in actual dollars that students pay. Thus, even if TAP continues to cover the same percentage of costs, students must pay more dollars for the unassisted portion of tuition costs. A further consideration is that, while TAP provides tuition assistance, students must rely primarily on self-help types of aid (loans and work-study) and their own and family resources to pay for living costs, books, transportation and, where applicable, dependents' costs. Should this burden become too great, in spite of TAP assistance, students may be forced to work more, attend school less (thereby losing TAP assistance) or ultimately leave school.

This discussion was intended to point out that the financial assistance provided by a program like TAP may not be enough to help all of the neediest students enter or persist in postsecondary education. Throughout the 1980's, the federal government has attempted to back off on student aid. Sometimes, just publicity on proposed contractions is enough to discourage the poorest students from attending. Combined with cuts in other social programs, this produces a devastating effect on poor students. Thus, the course of events relating to federal aid affects TAP recipients and comprises a "history" type confounding effect. This factor will be given consideration in the broader program study being conducted by HESC, but is not feasible within the time constraints of this project.

Part 3: Findings

Enrollments

Table 1 indicates that New York State full-time undergraduate enrollments increased from 1980-81 through 1983-84 and then declined in 1984-85, due wholly to decreases in full-time enrollments at non-profit public and private educational institutions. Degree-granting proprietary [11] school enrollments climbed through 1983-84, and then levelled off in 1984-85. Overall, enrollments declined only 0.5% during the five-year period; however, the most recent decline of 2.8% between 1983-84 and 1984-85 is steeper.

Several factors that have an effect on full-time undergraduate enrollments also impact on TAP utilization. For example, the traditional 15- to 19-year old feeder population for postsecondary education has declined in New York State from 1.6 million in 1980 to approximately 1.38 million in 1985 (see Table 2). This is reflected also in the declining number of New York State high school graduates who go on to postsecondary education. Table 3 indicates that, although the percent of college-going high school graduates has increased, the actual number has gone down because there are fewer high school graduates.

At the same time, larger numbers of "non-traditional" older and returning students are comprising postsecondary enrollments. It is likely that many of these students attend school on a part-time basis because of family and work responsibilities. However, HESC statistics indicate that growing numbers of older students are receiving TAP and are attending full-time. Table 4 indicates that among TAP recipients who are over 30 years old, there has been an increase of

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11 Proprietary institutions are profit-making schools. They generally offer business or vocational programs that are of shorter duration than collegiate programs. The State Education Department collects data only for degree-granting proprietary schools.

7,875 between 1980-81 and 1985-86, while among those 30 and under, there has been a decrease of 11,762 during the same period. Clearly, the gain in older recipients has not compensated for the loss of those 30 and younger. Nor is it likely to do so among full-time enrollments, given older students' propensity for part-time attendance, as described above. However, the growth in non-traditional students signals the need for program outreach and information efforts in areas where these groups may be reached.

TAP Recipients

Overall, the numbers of TAP undergraduate recipients [12] (all class levels) and TAP freshman (i.e., first-time) recipients increased between 1980-81 and 1984-85 (see Tables 5 and 6). Although the increases in recipient numbers are due largely to the addition of newly-eligibles after the 1981 and 1984 enrichments, the fact that the lowest income category of freshman recipients also increased longitudinally is an indication that TAP has been effective in promoting access for the poorest students.

Persistence, however, is less certain, since among total (freshmen and continuing) undergraduates in the lowest income categories, there is a decline. The poorest students either are not persisting or they are moving into higher income categories.

Utilization Rates

Because aggregated data on non-degree enrollments are unavailable, Table 7 has been constructed using full-time undergraduate degree enrollments and TAP undergraduate recipients at degree-granting schools. A comparison of TAP recipient numbers in Tables 5 and 7 makes it evident that recipients at non-degree schools account for the overall increases in recipient numbers, and that this sector is a rapidly growing one.

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12 As measured in annual average recipients, the equivalent of two semester or three quarter-term payments.

Among full-time undergraduates at degree-granting schools, the utilization rate rose slightly in 1981-82, then declined, rising again in 1984-85. It is likely that this pattern represents the effect of "bracket creep", where progressive inflation of incomes pushes some students beyond the income eligibility limits. The fact that the utilization rate rose in both enrichment years (1981 and 1984) tends to support this hypothesis.

If we wish to carry this argument forward, we can consider Table 8, which shows income distributions and percents of new York State tax returns reporting adjusted gross incomes below $25,000. This percent decreased steadily between 1980 and 1983, and in the absence of any TAP enrichments, we might have expected a decline in the utilization rate to follow a somewhat similar pattern. In fact, 1982 TAP recipients show a 1.4% drop in utilization rate, as compared with a 1.5% decrease from the previous year in the percent of returns under $25,000. In 1983, the TAP utilization rate dropped 1.8% below the previous year, while 1983 incomes had 2.4% fewer returns below $25,000.

While there are too few points to be certain of a relationship, it is not unreasonable to suggest that in the absence of any systematic bias, TAP recipients' family incomes react to inflation generally the same way as the incomes of New York State's population in the $0 to $25,000 adjusted gross income range.

Recipient Incomes

The annual TAP mirror files were used to calculate mean incomes for each year's recipient population between $0 and $20,000 NTB. In this phase of the study, the newly-eligibles due to raised income eligibility were excluded because they would have introduced a new, higher income group into the population, clearly raising average income levels. A valid comparison required the income range to be held constant. The mirror files were used because they contain discrete values of NTB, as opposed to the database, which contains income categories, such as those in Table 5 and 6.

The mean incomes for recipients with NTBs between $0 and $20,000 were calculated using the SPSS statistical package with the annual mirror data files. Appendix B contains portions of the SPSS output, which show means, standard deviations, frequency distributions and histograms of income distributions for each year, 1980 through 1985. Incomes for dependent and FIS recipients also are shown.

The frequency distributions indicate that the income (NTB) distributions are not normal, and that, in fact, in all cases the mode is the lowest income category ($0). Nevertheless, because these distributions are for large populations, the normality requirement was relaxed and Z-tests were employed to test the statistical significance of the difference in mean incomes between each two consecutive years. For each pair, the difference was found to be significant at less than the .005 level.

Mean incomes did in fact decline in each consecutive year (see Table 9), a strong indiciation that the TAP program continues to serve low-income students and is thus meeting its goal of access through the removal of financial barriers.

TAP Awards and Tuition Costs

TAP award amounts are determined by tuition or legislated maximum award levels, whichever is less, and by income level and dependency status. Tables 10 through 15 show average TAP awards as a percent of tuition costs (one table per sector, with each table broken out according to income category, and with subtables for financially dependent and FIS recipients) [13].

Dependency status does not affect tuition changes (although its effect on living costs is clear) but it will affect average award amounts, since FIS students have lower maximum and minimum awards, and a steeper award reduction schedule based on income (see Appendix A). Therefore, average awards in a given

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13 See discussion of award amounts on page 3 for definition of FIS and dependent recipients. Appendix A shows formulae for award calculation.

income category will be lower for FIS undergraduates and will cover a smaller portion of tuition costs. This is the case in all sectors and in all years.

In the public sector (the City University of New York and State University of New York), the award-to-tuition ratio generally has increased over the five-year period, at both community colleges and four-year schools, with some wavering only in the highest income categories, e.g., over $20,000 NTB.

In the independent non-profit and proprietary sectors, however, the ratio has shown some decline, indicating that award levels have not kept up with increases in tuition changes. While the 1984 enrichment [14] brought the ratio up for financially dependent students at private non-profit institutions, it failed to improve award-to-cost ratios among FIS students or in the proprietary sector.

This points out the vulnerable position of the independent student, which hopefully will be improved through the 1986 enrichment provisions for that category of students.

Conclusions

The TAP program appears to be effective in providing postsecondary educational access, particularly for the lowest-income students, as has been shown by comparing mean recipient incomes over the past five years. The issues of choice and retention are less likely to be fully addressed through tuition assistance and may require more in the way of federal assistance. Adjunct services, such as counseling and the provision of day-care are areas in need of expansion, given the growth in the older student population. Finally, more outreach and information services for non-traditional students need to be developed.

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14 Maximum award was raised from $2,200 to $2,700 for dependent undergraduates at private non-profit schools but was maintained at $2,200 for proprietary schools.

TABLE 1

STATE FULL-TIME UNDERGRADUATE FALL ENROLLMENTS 1980-81 THROUGH 1984-85

	1980-81	1981-82	1982-83	1983-84	1984-85
	72,418	70,520	68,869	67,648	64,349
	30,748	30,924	31,604	33,542	33,176
	103,166	101,444	100,473	101,190	97,525
	132,484	133,159	132,359	131,459	129,026
	89,625	92,702	93,906	95,929	88,302
	222,109	225,861	226,265	227,388	217,328
	217,641	221,149	220,064	221,303	219,145
TOTAL PROFIT	542,916	548,454	546,802	549,881	533,998
PROPRIETARY	17,239	19,297	20,502	23,291	23,319
TOTAL DEGREE-GRANTING UNDERGRADUATE ENROLLMENTS	560,155	567,751	567,304	573,172	557,317

Source: College and University Admissions and Enrollments, New York State, 1980-1984, New York State Education Department

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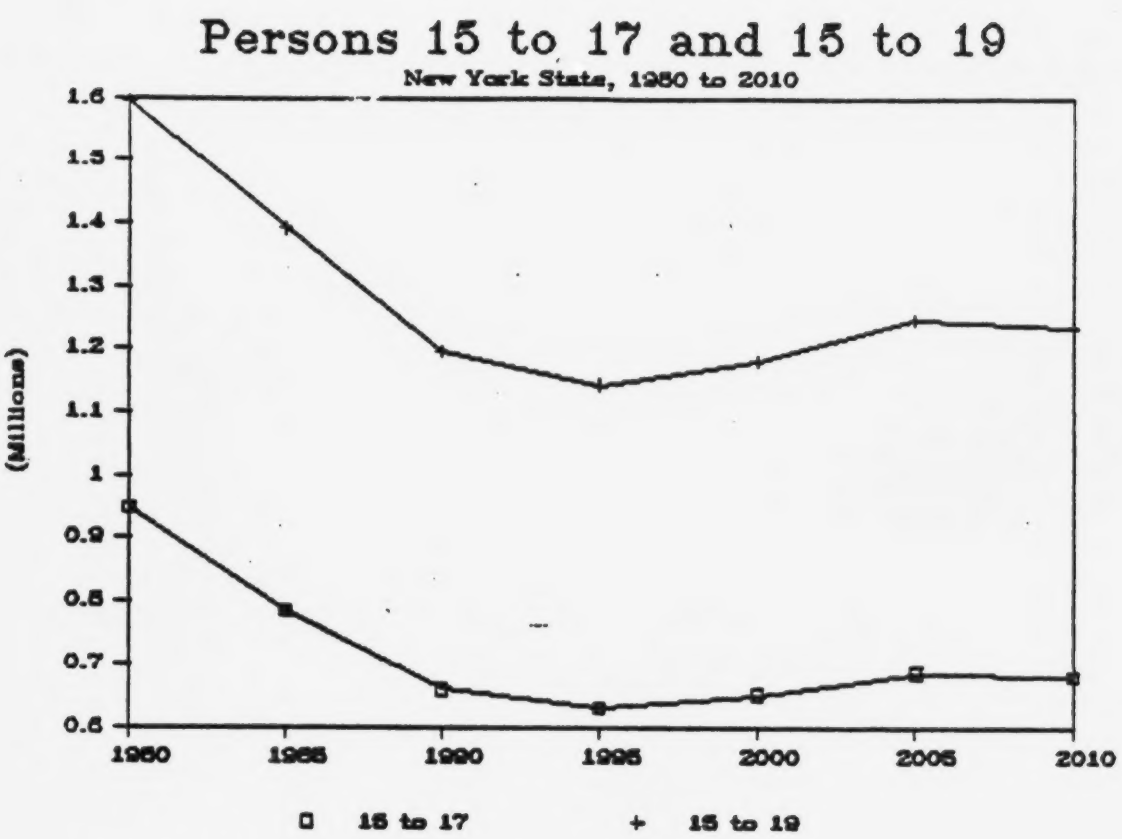
TABLE 2



Source: Official Population Projections for New York State Counties: 1980-2010, New York State Department of Commerce

TABLE 3

NEW YORK STATE

PUBLIC AND NONPUBLIC HIGH SCHOOL GRADUATES

				NON-COLLEGE-GOING							
	TOTAL GRADS	COLLEGE-GOING		EMPLOYMENT		MILITARY		OTHER		TOTAL	
		%	#	%	#	%	#	%	#	%	#
1980	235,937	69.0%	162,959	21.5%	50,777	3.3%	7,794	6.1%	14,406	30.9%	72,977
1981	230,237	69.4%	159,944	20.8%	47,937	3.7%	8,528	6.0%	13,828	30.5%	70,293
1982	226,856	70.3%	159,640	20.3%	46,098	3.9%	8,856	5.4%	12,262	29.6%	67,216
1983	216,082	71.8%	155,147	18.7%	40,407	4.3%	9,292	5.2%	11,236	28.2%	60,935
1984	205,901	72.6%	149,484	18.4%	37,886	4.2%	8,648	4.8%	9,883	27.4%	56,417
1985	197,595	73.4%	145,035	17.9%	35,370	4.1%	8,101	4.6%	9,089	26.6%	52,560

Row percentages may not add to 100% due to rounding

Source: Distribution of High School Graduates and College-Going Rates, Fall 1980-1985, New York State Education Department

NYSHESC
Research Division
July 28, 1986 wsp

TABLE 4

TAP Undergraduate Recipient Ages
by Dependency Status
Fall Recipients

PERCENTAGE OF TAP RECIPIENTS, WITHIN AGE GROUPS, BY SECTOR 1980-81 THROUGH 1985-86
ALL SECTORS - ALL UNDERGRADUATES

AGE GROUP	1980-81 NUMBER	1980-81 %	1980-81 $ CHANGE IN NUMBER OF TAP RECIPS.	1981-82 NUMBER	1981-82 %	1981-82 $ CHANGE IN NUMBER OF TAP RECIPS.	1982-83 NUMBER	1982-83 %	1982-83 $ CHANGE IN NUMBER OF TAP RECIPS.	1983-84 NUMBER	1983-84 %	1983-84 $ CHANGE IN NUMBER OF TAP RECIPS.	1984-85 NUMBER	1984-85 %	1984-85 $ CHANGE IN NUMBER OF TAP RECIPS.	1985-86 NUMBER	1985-86 %	1985-86 $ CHANGE IN NUMBER OF TAP RECIPS.	LAST 6 YEARS DIFFERENCE IN NUMBER	LAST 6 YEARS $ CHANGE IN NUMBER OF TAP RECIPS.
24 & ABOVE	[illegible]	6.7%		[illegible]	6.7%	6.7%	[illegible]	6.6%	-7.4%	[illegible]	6.6%	2.8%	[illegible]	6.7%	14.4%	[illegible]	6.8%	8.8%	788	41.2%
22-23	[illegible]	7.5%		[illegible]	7.5%	4.7%	[illegible]	7.6%	0.7%	[illegible]	7.6%	5.7%	[illegible]	7.6%	4.7%	[illegible]	7.8%	12.1%	1,638	20.3%
21-22	[illegible]	9.1%		[illegible]	9.1%	9.1%	[illegible]	9.1%	1.3%	[illegible]	9.1%	7.4%	[illegible]	9.1%	9.1%	[illegible]	9.1%	10.2%	4,449	23.5%
20-21	[illegible]	14.6%		[illegible]	14.6%	-1.1%	[illegible]	14.6%	2.2%	[illegible]	14.6%	4.1%	[illegible]	14.6%	-1.3%	[illegible]	14.7%	1.3%	1,317	5.4%
19-20	[illegible]	17.8%		[illegible]	17.8%	2.5%	[illegible]	17.8%	-2.7%	[illegible]	17.8%	-0.7%	[illegible]	17.8%	1.4%	[illegible]	17.8%	-4.3%	(5,319)	-3.1%
18 & UNDER	[illegible]	13.7%		[illegible]	13.9%	4.1%	[illegible]	13.9%	-4.1%	[illegible]	13.9%	-4.1%	[illegible]	13.9%	-4.2%	[illegible]	13.6%	-4.3%	(7,360)	-14.3%
ALL	[illegible]	100.0%		[illegible]	100.0%	2.1%	[illegible]	100.0%	-2.2%	[illegible]	100.0%	-0.3%	[illegible]	100.0%	1.2%	[illegible]	100.0%	-2.3%	(3,887)	-1.4%

PERCENTAGE OF TAP RECIPIENTS, WITHIN AGE GROUPS, BY SECTOR 1980-81 THROUGH 1985-86
ALL SECTORS - ALL DEPENDENT UNDERGRADUATES

AGE GROUP	1980-81 SECTOR SHARE NUMBER	1980-81 SECTOR SHARE %	1980-81 $ CHANGE IN NUMBER OF TAP RECIPS.	1981-82 SECTOR SHARE NUMBER	1981-82 SECTOR SHARE %	1981-82 $ CHANGE IN NUMBER OF TAP RECIPS.	1982-83 SECTOR SHARE NUMBER	1982-83 SECTOR SHARE %	1982-83 $ CHANGE IN NUMBER OF TAP RECIPS.	1983-84 SECTOR SHARE NUMBER	1983-84 SECTOR SHARE %	1983-84 $ CHANGE IN NUMBER OF TAP RECIPS.	1984-85 SECTOR SHARE NUMBER	1984-85 SECTOR SHARE %	1984-85 $ CHANGE IN NUMBER OF TAP RECIPS.	1985-86 SECTOR SHARE NUMBER	1985-86 SECTOR SHARE %	1985-86 $ CHANGE IN NUMBER OF TAP RECIPS.	LAST 6 YEARS DIFFERENCE IN NUMBER	LAST 6 YEARS $ CHANGE IN NUMBER OF TAP RECIPS.
24 & ABOVE	[illegible]	0.3%		[illegible]	0.3%	-0.0%	[illegible]	0.3%	-12.0%	[illegible]	0.4%	5.7%	[illegible]	0.3%	17.7%	[illegible]	0.3%	20.6%	458	28.7%
22-23	[illegible]	1.2%		[illegible]	1.2%	0.4%	[illegible]	1.2%	-4.0%	[illegible]	1.2%	2.2%	[illegible]	1.2%	6.4%	[illegible]	1.2%	1.8%	733	23.1%
21-22	[illegible]	3.2%		[illegible]	3.2%	-2.7%	[illegible]	3.2%	-4.0%	[illegible]	3.2%	11.2%	[illegible]	3.2%	7.1%	[illegible]	3.2%	13.0%	2,322	25.0%
20-21	[illegible]	5.6%		[illegible]	5.6%	-4.0%	[illegible]	5.6%	-3.6%	[illegible]	5.6%	5.3%	[illegible]	5.6%	2.6%	[illegible]	5.6%	7.1%	2,000	13.3%
19-20	[illegible]	8.1%		[illegible]	8.1%	3.1%	[illegible]	8.1%	-4.3%	[illegible]	8.1%	-0.3%	[illegible]	8.1%	1.7%	[illegible]	8.1%	-1.7%	(3,451)	-3.3%
18 & UNDER	[illegible]	81.8%		[illegible]	81.8%	2.1%	[illegible]	81.8%	-2.1%	[illegible]	81.8%	-0.5%	[illegible]	81.8%	1.7%	[illegible]	81.8%	-2.1%	(7,983)	-14.6%
ALL	[illegible]	100.0%		[illegible]	100.0%	2.4%	[illegible]	100.0%	-2.7%	[illegible]	100.0%	-0.5%	[illegible]	100.0%	1.7%	[illegible]	100.0%	-2.7%	16,929	-2.6%

PERCENTAGE OF TAP RECIPIENTS, WITHIN AGE GROUPS, BY SECTOR 1980-81 THROUGH 1985-86
ALL SECTORS - ALL INDEPENDENT UNDERGRADUATES

AGE GROUP	1980-81 SECTOR SHARE NUMBER	1980-81 SECTOR SHARE %	1980-81 $ CHANGE IN NUMBER OF TAP RECIPS.	1981-82 SECTOR SHARE NUMBER	1981-82 SECTOR SHARE %	1981-82 $ CHANGE IN NUMBER OF TAP RECIPS.	1982-83 SECTOR SHARE NUMBER	1982-83 SECTOR SHARE %	1982-83 $ CHANGE IN NUMBER OF TAP RECIPS.	1983-84 SECTOR SHARE NUMBER	1983-84 SECTOR SHARE %	1983-84 $ CHANGE IN NUMBER OF TAP RECIPS.	1984-85 SECTOR SHARE NUMBER	1984-85 SECTOR SHARE %	1984-85 $ CHANGE IN NUMBER OF TAP RECIPS.	1985-86 SECTOR SHARE NUMBER	1985-86 SECTOR SHARE %	1985-86 $ CHANGE IN NUMBER OF TAP RECIPS.	LAST 6 YEARS DIFFERENCE IN NUMBER	LAST 6 YEARS $ CHANGE IN NUMBER OF TAP RECIPS.
24 & ABOVE	745	1.8%		774	1.8%	3.9%	785	1.8%	-0.8%	778	1.8%	-1.0%	835	2.1%	10.0%	1,001	2.4%	19.8%	335	45.1%
22-23	1,788	4.2%		2,088	4.7%	12.0%	2,042	4.8%	2.1%	2,275	5.4%	11.4%	2,219	5.6%	1.5%	2,795	6.6%	16.1%	907	50.8%
21-22	7,365	16.6%		8,738	19.2%	11.6%	8,509	20.0%	4.2%	8,789	20.6%	2.6%	8,881	21.3%	1.0%	9,433	22.3%	6.2%	2,127	29.1%
20-21	11,477	27.3%		12,858	28.3%	4.1%	14,145	33.2%	6.0%	13,881	32.8%	-1.9%	13,715	31.5%	-1.2%	13,730	30.7%	-0.9%	(443)	-1.6%
19-20	15,477	36.8%		16,739	36.4%	7.1%	16,681	37.8%	-0.3%	15,779	37.3%	-1.9%	15,488	37.2%	-1.8%	15,370	34.4%	-1.5%	132	0.9%
18 & UNDER	3,213	7.6%		3,755	8.1%	16.8%	3,984	9.4%	-1.1%	3,904	9.2%	-0.1%	3,999	9.4%	10.2%	4,865	10.9%	-11.3%	83	2.7%
ALL	38,279	100.0%		42,169	100.0%	7.4%	42,338	100.0%	0.3%	42,337	100.0%	-0.0%	41,638	100.0%	-1.6%	42,321	100.0%	1.6%	3,042	7.7%

Research - TR - 9/10/86

Source: TAPMIRRORS 80-85

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TABLE 5

UNDERGRADUATE TAP RECIPIENTS BY INCOME LEVEL 1980-81 THROUGH 1984-85—FTEs

TOTAL ALL SECTORS

	80-81		81-82		82-83		83-84		84-85		TOTAL FOR LAST FIVE YEARS	
INCOME (NTB)	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
$0 - $5,000	150,477	51.6%	149,770	49.8%	148,829	50.2%	150,544	51.6%	147,690	49.8%	747,310	50.6%
$5,001 - $11,000	66,648	22.9%	63,136	21.0%	60,354	20.4%	58,186	19.9%	53,902	18.2%	302,226	20.5%
$11,001 - $17,000	52,236	17.9%	48,199	16.0%	44,160	14.9%	42,781	14.7%	40,601	13.7%	227,977	15.4%
$17,001 - $20,000	22,309	7.6%	19,695	6.5%	18,672	6.3%	17,715	6.1%	17,604	5.9%	95,995	6.5%
$20,001 - $25,000	0	0.0%	20,197	6.7%	24,330	8.2%	22,612	7.7%	23,803	8.0%	90,942	6.2%
$25,001 - $29,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	13,009	4.4%	13,009	0.9%
ALL	291,670	100.0%	300,997	100.0%	296,345	100.0%	291,838	100.0%	296,609	100.0%	1,477,459	100.0%

Source: TAP/STATDB/AL/860512

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TABLE 6

FIRST-TIME TAP RECIPIENTS 1980-81 THROUGH 1984-85-FTEs
TOTAL ALL SECTORS

	80-81		81-82		82-83		83-84		84-85		TOTAL FOR LAST FIVE YEARS	
INCOME (NTB)	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
$0 - $5,000	55,111	51.3%	58,120	49.3%	55,277	49.8%	58,266	52.0%	58,007	50.2%	284,781	50.5%
$5,001 - $11,000	24,745	23.0%	24,203	20.5%	21,987	19.8%	21,637	19.3%	19,443	16.8%	112,015	19.9%
$11,001 - $17,000	19,574	18.2%	18,763	15.9%	16,568	14.9%	16,057	14.3%	15,168	13.1%	86,130	15.3%
$17,001 - $20,000	7,958	7.4%	7,955	6.7%	7,285	6.6%	6,909	6.2%	6,873	6.0%	36,980	6.6%
$20,001 - $25,000	0	0.0%	8,828	7.5%	9,983	9.0%	9,214	8.2%	9,886	8.6%	37,911	6.7%
$25,001 - $29,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	6,088	5.3%	6,088	1.1%
ALL	107,388	100.0%	117,869	100.0%	111,100	100.0%	112,083	100.0%	115,465	100.0%	563,905	100.0%

Source: TAP/STATDB/AL/860512

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TABLE 7

TAP Undergraduate Utilization Rates 1980-81
Through 1984-85

Year	Full-Time Degree-Granting Undergraduate Enrollments	TAP* Undergraduate Recipients	Utilization Rate
1980-81	560,155	281,232	50.2%
1981-82	567,751	286,628	50.5
1982-83	567,304	278,415	49.1
1983-84	573,172	271,179	47.3
1984-85	557,317	273,914	49.1

* Excludes recipients at non-degree granting proprietary institutions, for comparison with degree-granting undergraduate enrollments. Non-degree enrollments are not available.

NYSHESC
Research Division
August 1, 1986 wsp

TABLE 8

New York State Personal Income Tax
1980 through 1983

Adjusted Gross Income	New York State Residents					New York City Residents				
	1980	1981	1982	1983	1984	1980	1981	1982	1983	1984
$ 0- 4,999	19.6%	18.0%	18.1%	17.7%		18.0%	16.2%	16.2%	15.8%	
5,000- 5,999	4.0	3.8	3.7	3.6		4.3	4.0	3.8	3.7	
6,000- 7,999	8.1	7.5	7.1	6.9		8.9	8.3	7.8	7.4	
8,000- 9,999	7.5	7.1	6.7	6.4		8.4	7.9	7.4	6.9	
10,000-14,999	16.2	15.8	15.1	14.2		19.3	18.7	17.9	16.2	
15,000-19,999	12.1	12.0	11.9	11.8		13.0	13.3	13.9	14.2	
20,000-24,999	9.6	9.4	9.5	9.1		4.3	9.4	9.8	9.6	
25,000-49,999	19.1	21.6	22.5	23.6		15.7	18.2	19.4	20.8	
50,000-99,999	3.0	3.9	4.4	5.4		2.4	3.1	2.8	4.3	
100,000 +	0.8	0.9	1.0	1.2		0.7	0.9	1.0	1.2	
Mean Income	$18,120	$19,738	$20,612	$22,017		$17,277	$18,870	$19,846	$21,335	
% Below $25K	77.1%	73.6%	72.1%	69.7%		81.2%	77.8%	76.8%	73.8%	
% Income Non-Tax	3.4%	3.1%	3.4%	3.1%		3.8%	3.5%	3.7%	3.4%	

Source: New York Personal Income for Income Years 1980-1983, by County of Residence and Size of Income, New York State Department of Taxation and Finance, Bureau of Tax Statistics.

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Research Division
July 16, 1986 ss

TABLE 9

Mean Incomes in Net Taxable Balance
for Undergraduate TAP Recipients Reporting
NTBs Between $0 and $20,000
1980-81 through 1985-86

Year	Mean NTB All Undergraduates	Mean NTB FIS	Mean NTB Dependent
1980-81	$6,364	$553	$7,309
1981-82	6,198	528	7,242
1982-83	6,037	483	7,121
1983-84	5,838	459	6,881
1984-85	5,775	464	6,839
1985-86	5,708	506	6,804

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August 5, 1986 wsp

TABLE 10

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
CUNY SR. ALL UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$925	$925	$1,075	$1,225	$1,225
INCOME (NTB)					
$0 - $5,000	85.5%	86.2%	87.2%	88.1%	91.0%
$5,001 - $11,000	54.9%	57.2%	63.3%	68.1%	76.2%
$11,001 - $17,000	22.6%	27.6%	27.9%	31.3%	38.6%
$17,001 - $20,000	21.0%	26.3%	22.7%	20.0%	24.0%
$20,001 - $25,000		26.3%	22.7%	19.9%	23.9%
$25,001 - $29,000					23.8%
ALL	69.3%	69.3%	70.1%	71.5%	74.4%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
CUNY SR. ALL DEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$925	$925	$1,075	$1,225	$1,225
INCOME (NTB)					
$0 - $5,000	87.5%	88.2%	89.5%	90.5%	93.4%
$5,001 - $11,000	55.2%	57.6%	63.5%	68.5%	76.7%
$11,001 - $17,000	22.6%	27.6%	27.9%	31.3%	38.6%
$17,001 - $20,000	21.0%	26.3%	22.7%	20.0%	24.0%
$20,001 - $25,000		26.3%	22.7%	19.9%	23.9%
$25,001 - $29,000					23.8%
ALL	66.9%	66.9%	68.0%	69.7%	72.8%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
CUNY SR. ALL FINANCIALLY INDEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$925	$925	$1,075	$1,225	$1,225
INCOME (NTB)					
$0 - $5,000	80.6%	81.1%	81.1%	81.6%	84.6%
$5,001 - $11,000	20.2%	20.8%	17.2%	15.0%	15.3%
ALL	79.9%	80.3%	80.6%	81.0%	83.8%

Source: TAP/STATDB/AL/860512

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TABLE 11

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
CUNY C.C. ALL UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$925	$925	$1,075	$1,225	$1,225
INCOME (NTB)					
$0 - $5,000	85.5%	86.1%	86.9%	91.7%	92.2%
$5,001 - $11,000	54.9%	57.4%	62.9%	71.4%	77.4%
$11,001 - $17,000	22.9%	28.2%	28.7%	33.9%	40.2%
$17,001 - $20,000	21.4%	26.8%	23.0%	20.1%	24.2%
$20,001 - $25,000		26.8%	23.0%	20.1%	24.2%
$25,001 - $29,000					24.1%
ALL	72.3%	72.3%	73.2%	78.4%	79.9%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
CUNY C.C. ALL DEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$925	$925	$1,075	$1,225	$1,225
INCOME (NTB)					
$0 - $5,000	86.8%	87.8%	88.6%	93.7%	94.4%
$5,001 - $11,000	55.2%	57.8%	63.3%	71.8%	77.9%
$11,001 - $17,000	22.9%	28.2%	28.7%	33.9%	40.2%
$17,001 - $20,000	21.3%	26.8%	23.0%	20.1%	24.2%
$20,001 - $25,000		26.8%	23.0%	20.1%	24.2%
$25,001 - $29,000					24.1%
ALL	69.3%	69.3%	70.1%	75.5%	77.4%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
CUNY C.C. ALL FINANCIALLY INDEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$925	$925	$1,075	$1,225	$1,225
INCOME (NTB)					
$0 - $5,000	83.0%	82.9%	83.8%	88.2%	88.4%
$5,001 - $11,000	20.5%	21.7%	18.2%	15.8%	15.8%
ALL	82.5%	82.2%	83.2%	87.7%	87.8%

Source: TAP/STATDB/AL/860512

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TABLE 12

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
SUNY SR. ALL UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$900	$1,050	$1,050	$1,350	$1,350
INCOME (NTB)					
$0 - $5,000	88.4%	89.6%	89.8%	90.8%	91.9%
$5,001 - $11,000	58.0%	64.3%	66.2%	73.3%	79.6%
$11,001 - $17,000	26.0%	29.1%	30.5%	36.5%	43.5%
$17,001 - $20,000	22.8%	24.2%	24.5%	19.3%	24.8%
$20,001 - $25,000		23.8%	23.9%	18.7%	23.8%
$25,001 - $29,000					22.5%
ALL	58.9%	59.0%	59.4%	62.1%	62.6%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
SUNY SR. ALL DEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$900	$1050	$1,050	$1,350	$1,350
INCOME (NTB)					
$0 - $5,000	90.9%	91.7%	92.2%	93.0%	94.7%
$5,001 - $11,000	58.2%	64.7%	66.5%	73.7%	80.1%
$11,001 - $17,000	26.0%	29.1%	30.5%	36.5%	43.5%
$17,001 - $20,000	22.8%	24.2%	24.5%	19.3%	24.8%
$20,001 - $25,000		23.8%	23.9%	18.7%	23.8%
$25,001 - $29,000					22.5%
ALL	56.6%	56.4%	56.9%	59.7%	60.3%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
SUNY SR. ALL FINANCIALLY INDEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$900	$1050	$1,050	$1,350	$1,350
INCOME (NTB)					
$0 - $5,000	80.8%	83.3%	83.1%	84.3%	84.3%
$5,001 - $11,000	20.6%	18.8%	18.1%	14.1%	14.1%
ALL	80.0%	82.2%	62.5%	83.6%	83.3%

Source: TAP/STATDB/AL/860512

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TABLE 13

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
SUNY C.C. ALL UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$799	$847	$910	$1,020	$1,088
INCOME (NTB)					
$0 - $5,000	88.5%	89.4%	89.8%	90.9%	90.8%
$5,001 - $11,000	53.6%	59.7%	64.2%	67.8%	75.8%
$11,001 - $17,000	25.3%	30.0%	29.5%	30.2%	36.4%
$17,001 - $20,000	24.8%	29.2%	27.1%	24.2%	27.3%
$20,001 - $25,000		29.3%	27.3%	24.2%	27.3%
$25,001 - $29,000					27.2%
ALL	62.3%	63.6%	63.8%	65.6%	67.3%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
SUNY C.C. ALL DEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$799	$847	$910	$1,020	$1,088
INCOME (NTB)					
$0 - $5,000	92.4%	93.3%	93.7%	94.4%	95.0%
$5,001 - $11,000	53.9%	60.3%	64.7%	68.4%	76.7%
$11,001 - $17,000	25.3%	30.0%	29.5%	30.2%	36.4%
$17,001 - $20,000	24.8%	29.2%	27.1%	24.2%	27.3%
$20,001 - $25,000		29.3%	27.3%	24.2%	27.3%
$25,001 - $29,000					27.2%
ALL	59.7%	60.9%	60.9%	62.5%	64.2%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
SUNY C.C. ALL FINANCIALLY INDEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$799	$847	$910	$1,020	$1,088
INCOME (NTB)					
$0 - $5,000	78.8%	80.8%	81.5%	83.4%	83.0%
$5,001 - $11,000	24.0%	22.3%	20.7%	18.6%	17.4%
ALL	77.8%	79.6%	80.5%	82.6%	82.0%

Source: TAP/STATDB/AL/860512

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TABLE 14

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
INDEPENDENT SECTOR ALL UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$3,518	$3,935	$4,436	$4,852	$5,246
INCOME (NTB)					
$0 - $5,000	45.5%	43.2%	39.7%	37.7%	42.7%
$5,001 - $11,000	37.9%	37.1%	35.3%	34.2%	43.9%
$11,001 - $17,000	23.8%	24.3%	24.0%	24.2%	34.7%
$17,001 - $20,000	10.0%	12.5%	14.0%	14.5%	25.7%
$20,001 - $25,000		8.3%	8.5%	8.1%	17.7%
$25,001 - $29,000					8.9%
ALL	35.7%	33.1%	30.9%	30.0%	35.8%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
INDEPENDENT SECTOR ALL DEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$3,518	$3,935	$4,436	$4,852	$5,246
INCOME (NTB)					
$0 - $5,000	46.6%	45.0%	42.0%	40.2%	48.0%
$5,001 - $11,000	38.1%	37.3%	35.5%	34.4%	44.2%
$11,001 - $17,000	23.8%	24.3%	24.0%	24.2%	34.7%
$17,001 - $20,000	10.0%	12.5%	14.0%	14.5%	25.7%
$20,001 - $25,000		8.3%	8.5%	8.1%	17.7%
$25,001 - $29,000					8.9%
ALL	34.9%	32.4%	30.5%	29.9%	36.7%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
INDEPENDENT SECTOR ALL FINANCIALLY INDEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION =	$3,518	$3,935	$4,436	$4,852	$5,246
INCOME (NTB)					
$0 - $5,000	42.2%	38.4%	34.2%	31.5%	29.0%
$5,001 - $11,000	12.1%	10.4%	9.4%	8.5%	7.8%
ALL	41.8%	38.0%	34.0%	31.2%	28.7%

Source: TAP/STATDB/AL/860512

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APPENDIX A

TAP award schedules for 1985-86

(As of February 1, 1985)

GRADUATE AWARD SCHEDULES

The maximum annual award is $600 and is reduced according to family income levels as shown in the schedules below.

If you send in the Adjustment Supplement (see page 17), the net taxable income is divided by the total number of family members in full-time attendance.

No award is less than $100 per year. TAP may be received for 8 semesters (or the equivalent) of graduate study.

Schedule B

Graduate students who are financially dependent on their parents; OR who are financially independent of their parents and are married or have tax dependents:

Net Taxable Income	ction in Award
$ 2,000 or less	0 reduction
2,001—$ 9,500	6.67% of the excess over $2,000
9,501— 20,000	$500
20,001 or more	NO AWARD

Schedule D

Graduate students who are financially independent of their parents and are single with no tax dependents:

Net Taxable Income	Reduction in Award
$1,000 or less	0 reduction
1,001—$3,000	25% of the excess over $1,000
3,001— 5,666	$500
5,667 or more	NO AWARD

UNDERGRADUATE AWARD SCHEDULES

The maximum annual award is reduced according to family income. Refer to the schedules listed in the next column for further details.

If you send in the Adjustment Supplement (see page 17) and the additional family members listed on the supplement are enrolled full-time at approved postsecondary institutions, $3,000 will be subtracted from the net taxable income for the first additional family member and then $2,000 for each additional family member thereafter.

If you received four or more semester payments (or the equivalent), your maximum annual award is reduced by $200. No TAP award is less than $200 per year under Schedule E or $300 per year under Schedules G and H. TAP awards may be received for eight semesters (or the equivalent) of undergraduate study.

Schedules G & H

Undergraduate students who are financially dependent on their parents; or who are financially independent of thei. parents and are married or have tax dependents:

TAP awards for students attending proprietary institutions will be based on Schedule G with a maximum annual award of $2,200 or tuition, whichever is less.

TAP awards for students attending not-for-profit institutions will be based on Schedule H with a maximum annual award of $2,700 or tuition, whichever is less.

Net Taxable Income	Reduction in Award
$ 5,000 or less	0 reduction
5,001 — 8,000	7% of the excess over $5,000
8,001 — 11,000	$210 plus 8% of the excess over $8,000
11,001 — 14,000	$450 plus 10% of the excess over $11,000
14,001 — 25,000	$750 plus 11% of the excess over $14,000
25,001 — 29,000	$1960 plus 11.5% of the excess over $25,000
$29,001 or more	NO AWARD

Schedule E

Undergraduate students who are financially independent of their parents and are single with no tax dependents:

Net Taxable Income	Reduction in Award
$1,000 or less	0 reduction
1,001—$5,666	30% of the excess over $1,000
5,667 or more	NO AWARD

TABLE 15

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
PROPRIETARY SECTOR ALL UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION (*) =	$2,332	$2,777	$2,981	$3,370	$3,714
INCOME (NTB)					
$0 - $5,000	62.4%	59.2%	59.2%	52.9%	48.3%
$5,001 - $11,000	52.0%	53.5%	55.0%	49.5%	48.0%
$11,001 - $17,000	32.6%	36.9%	38.5%	35.8%	35.7%
$17,001 - $20,000	13.8%	21.2%	23.8%	22.6%	23.5%
$20,001 - $25,000		13.0%	13.6%	12.7%	13.8%
$25,001 - $29,000					8.2%
ALL	55.8%	54.2%	54.7%	49.1%	45.1%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
PROPRIETARY SECTOR ALL DEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION (*) =	$2,332	$2,777	$2,981	$3,370	$3,714
INCOME (NTB)					
$0 - $5,000	63.2%	62.7%	63.5%	56.7%	51.8%
$5,001 - $11,000	52.4%	54.0%	55.6%	49.9%	48.4%
$11,001 - $17,000	32.6%	36.9%	38.5%	35.8%	35.7%
$17,001 - $20,000	13.8%	21.2%	23.8%	22.6%	23.5%
$20,001 - $25,000		13.0%	13.6%	12.7%	13.8%
$25,001 - $29,000					8.2%
ALL	54.3%	54.4%	55.8%	50.4%	46.5%

TAP AVERAGE AWARDS AS A PERCENTAGE OF TUITION 1980-81 THROUGH 1984-85
PROPRIETARY SECTOR ALL FINANCIALLY INDEPENDENT UNDERGRADUATES

	80-81	81-82	82-83	83-84	84-85
TUITION (*) =	$2,332	$2,777	$2,981	$3,370	$3,714
INCOME (NTB)					
$0 - $5,000	60.8%	53.7%	52.0%	44.8%	40.8%
$5,001 - $11,000	13.4%	14.9%	13.3%	11.8%	11.6%
ALL	60.5%	53.4%	51.7%	44.6%	40.7%

(*) TUITIONS FOR PROPRIETARY SCHOOLS ARE NON-WEIGHTED AVERAGES.

Source: TAP/STATDB/AL/860512

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31 JUL 84 1980 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
17:45:19 NYS HIGHER EDUCATION CORP HIS DPSS/70 GCOS-8

DESCRIPTION OF SUBPOPULATIONS

CRITERION VARIABLE NTB
BROKEN DOWN BY DEP

VARIABLE	VALUE	LABEL	MEAN	STD DEV	CASES
FOR ENTIRE POPULATION			6364.1495	6163.8399	280806
DEP	1.00	FIS	552.5233	1208.6085	39279
DEP	2.00	DEP	7309.2813	6127.6462	241527

TOTAL CASES = 280806

APPENDIX B

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31 JUL 86 1980 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
17:54:56 NYS HIGHER EDUCATION CORP HIS D*S8/70 GCOS-8

NTB

VALUE LABEL	VALUE	FREQUENCY	PERCENT	VALID PERCENT	CUM PERCENT
$0	1	74276	26.5	26.5	26.5
$1-1000	2	13568	4.8	4.8	31.3
$1000-2000	3	14753	5.3	5.3	36.5
$2000-5000	4	40199	14.3	14.3	50.9
$5000-8000	5	34697	12.4	12.4	63.2
$8000-11000	6	30674	10.9	10.9	74.1
$11000-14000	7	27284	9.7	9.7	83.8
$14000-17000	8	24791	8.8	8.8	92.7
$17000-20000	9	20564	7.3	7.3	100.0
	TOTAL	280806	100.0	100.0	

COUNT	VALUE	ONE SYMBOL EQUALS APPROX. 1600.00 OCCURRENCES
74276	1.00	**********
13568	2.00	********
14753	3.00	*********
40199	4.00	*************************
34697	5.00	**********************
30674	6.00	*******************
27284	7.00	*****************
24791	8.00	***********
20564	9.00	*******

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HISTOGRAM FREQUENCY

VALID CASES 280806 MISSING CASES 0

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31 JUL 86 1981 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
17:46:36 NYS HIGHER EDUCATION CORP HIS DPSB/70 GCOS-8

DESCRIPTION OF SUBPOPULATIONS

CRITERION VARIABLE NTB
BROKEN DOWN BY DEP

VARIABLE	VALUE	LABEL	MEAN	STD DEV	CASES
FOR ENTIRE POPULATION			6197.7632	6169.4863	271039
DEP	1.00	FIS	527.9874	1197.2862	42169
DEP	2.00	DEP	7242.4120	6147.9434	228870

TOTAL CASES = 271039

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31 JUL 86 1981 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
17:55:47 NYS HIGHER EDUCATION CORP HIS DPSS/70 GCOS-S

NTB

VALUE LABEL	VALUE	FREQUENCY	PERCENT	VALID PERCENT	CUM PERCENT
$0	1	75769	28.0	28.0	28.0
$1-1000	2	13381	4.9	4.9	32.9
$1000-2000	3	14059	5.2	5.2	38.1
$2000-5000	4	38346	14.1	14.1	52.2
$5000-8000	5	32768	12.1	12.1	64.3
$8000-11000	6	28961	10.7	10.7	75.0
$11000-14000	7	24884	9.2	9.2	84.2
$14000-17000	8	23151	8.5	8.5	92.7
$17000-20000	9	19720	7.3	7.3	100.0
	TOTAL	271039	100.0	100.0	

COUNT VALUE ONE SYMBOL EQUALS APPROX. 1600.00 OCCURRENCES

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 75769   1.00  ***********************************************
 13381   2.00  ********
 14059   3.00  *********
 38346   4.00  ************************
 32768   5.00  ********************
 28961   6.00  ******************
 24884   7.00  ***************
 23151   8.00  **********
 19720   9.00  ************
               I.........I.........I.........I.........I.........I
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                        HISTOGRAM FREQUENCY
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VALID CASES 271039 MISSING CASES 0

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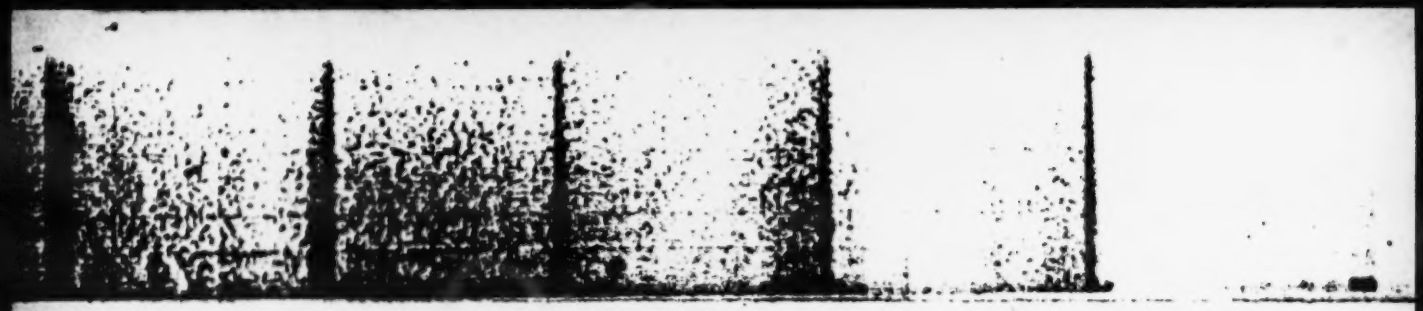

31 JUL 86 1982 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
18:26:15 NYS HIGHER EDUCATION CORP HIS DPSB/70 GCOS-8

DESCRIPTION OF SUBPOPULATIONS

CRITERION VARIABLE NTB
BROKEN DOWN BY DEP

VARIABLE	VALUE	LABEL	MEAN	STD DEV	CASES
FOR ENTIRE POPULATION			6036.9116	6162.0609	260412
DEP	1.00	FIS	482.8077	1135.5308	42538
DEP	2.00	DEP	7121.3020	6159.0613	217874

TOTAL CASES = 260412

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31 JUL 86 1982 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
18:35:04 NYS HIGHER EDUCATION CORP HIS DPS8/70 GCOS-8

NTB

VALUE LABEL	VALUE	FREQUENCY	PERCENT	VALID PERCENT	CUM PERCENT
$0	1	76992	29.6	29.6	29.6
$1-1000	2	12775	4.9	4.9	34.5
$1000-2000	3	13225	5.1	5.1	39.5
$2000-5000	4	36024	13.8	13.8	53.4
$5000-8000	5	30904	11.9	11.9	65.3
$8000-11000	6	27870	10.7	10.7	76.0
$11000-14000	7	22694	8.7	8.7	84.7
$14000-17000	8	21171	8.1	8.1	92.8
$17000-20000	9	18757	7.2	7.2	100.0
	TOTAL	260412	100.0	100.0	

COUNT	VALUE	ONE SYMBOL EQUALS APPROX. 1600.00 OCCURRENCES
76992	1.00	**********
12775	2.00	********
13225	3.00	********
36024	4.00	**********
30904	5.00	**********
27870	6.00	**********
22694	7.00	**********
21171	8.00	********
18757	9.00	********

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HISTOGRAM FREQUENCY

VALID CASES 260412 MISSING CASES 0

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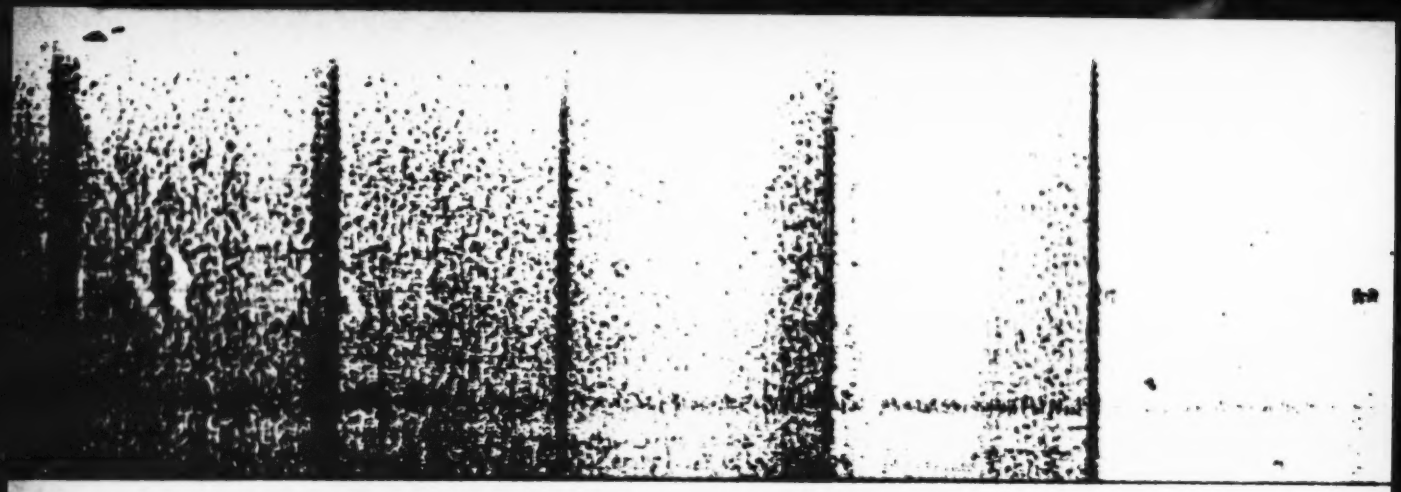

31 JUL 86 1983 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
18:58:49 NYS HIGHER EDUCATION CORP HIS DPS8/70 GCOS-8

DESCRIPTION OF SUBPOPULATIONS

CRITERION VARIABLE NTB
BROKEN DOWN BY DEP

VARIABLE	VALUE	LABEL	MEAN	STD DEV	CASES
FOR ENTIRE POPULATION			5837.9112	6149.7369	260634
DEP	1.00	FIS	459.1925	1115.0402	42337
DEP	2.00	DEP	6881.0718	6181.7344	218297

TOTAL CASES = 260634

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31 JUL 86 1983 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
19:04:23 NYS HIGHER EDUCATION CORP HIS DPS8/70 GCOS-8

NTB

VALUE LABEL	VALUE	FREQUENCY	PERCENT	VALID PERCENT	CUM PERCENT
$0	1	85415	32.8	32.8	32.8
$1-1000	2	10578	4.1	4.1	36.8
$1000-2000	3	12555	4.8	4.8	41.6
$2000-5000	4	34040	13.1	13.1	54.7
$5000-8000	5	29993	11.5	11.5	66.2
$8000-11000	6	27284	10.5	10.5	76.7
$11000-14000	7	22562	8.7	8.7	85.3
$14000-17000	8	20299	7.8	7.8	93.1
$17000-20000	9	17908	6.9	6.9	100.0
	TOTAL	260634	100.0	100.0	

```
   COUNT      VALUE     ONE SYMBOL EQUALS APPROX.     3200.00 OCCURRENCES
   85415      1.00  *****:**********************
   10578      2.00  ***    .
   12555      3.00  ****     .
   34040      4.00  ***********.
   29993      5.00  ********* .
   27284      6.00  *********:
   22562      7.00  ******:
   20299      8.00  ***:**
   17908      9.00  *:****
                    I.........I.........I.........I.........I.........I
                    0      32000      64000      96000     128000     160000
                                HISTOGRAM FREQUENCY
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VALID CASES 260634 MISSING CASES 0

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31 JUL 86 1984 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
18:27:34 NYS HIGHER EDUCATION CORP HIS DPS8/70 GCOS-8

DESCRIPTION OF SUBPOPULATIONS

CRITERION VARIABLE NTB
BROKEN DOWN BY DEP

VARIABLE	VALUE	LABEL	MEAN	STD DEV	CASES
FOR ENTIRE POPULATION			5775.3673	6198.3756	249762
DEP	1.00	FIS	464.3097	1141.0710	41658
DEP	2.00	DEP	6838.5282	6250.8598	208104

TOTAL CASES = 249762

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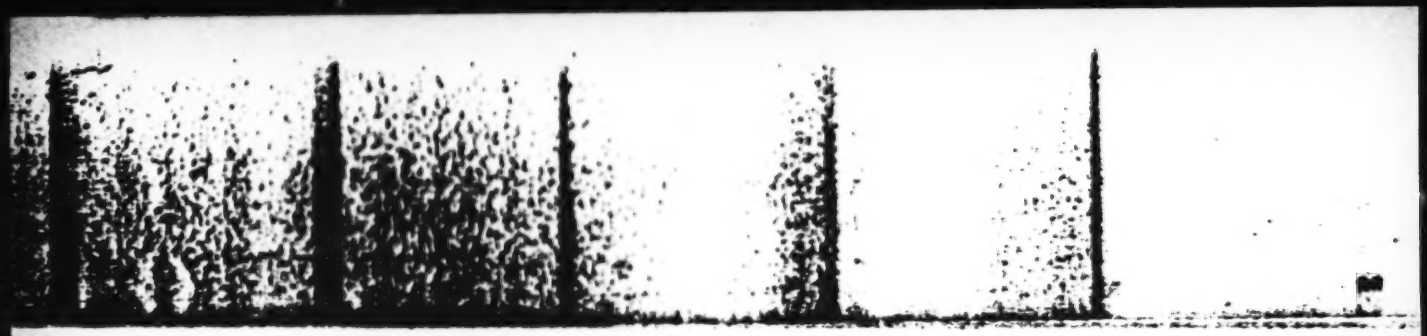

31 JUL 86 1984 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
18:35:27 NYS HIGHER EDUCATION CORP HIS DPS8/70 GCOS-8

NTB

VALUE LABEL	VALUE	FREQUENCY	PERCENT	VALID PERCENT	CUM PERCENT
$0	1	84130	33.7	33.7	33.7
$1-1000	2	11221	4.5	4.5	38.2
$1001-2000	3	11850	4.7	4.7	42.9
$2000-5000	4	31403	12.6	12.6	55.5
$5000-8000	5	27387	11.0	11.0	66.5
$8000-11000	6	25436	10.2	10.2	76.6
$11000-14000	7	21465	8.6	8.6	85.2
$14000-17000	8	19086	7.6	7.6	92.9
$17000-20000	9	17784	7.1	7.1	100.0
	TOTAL	249762	100.0	100.0	

COUNT	VALUE	ONE SYMBOL EQUALS APPROX. 3200.00 OCCURRENCES
84130	1.00	********************************
11221	2.00	**** .
11850	3.00	**** .
31403	4.00	********** .
27387	5.00	********* .
25436	6.00	******** .
21465	7.00	******
19086	8.00	*****
17784	9.00	*****

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HISTOGRAM FREQUENCY

VALID CASES 249762 MISSING CASES 0

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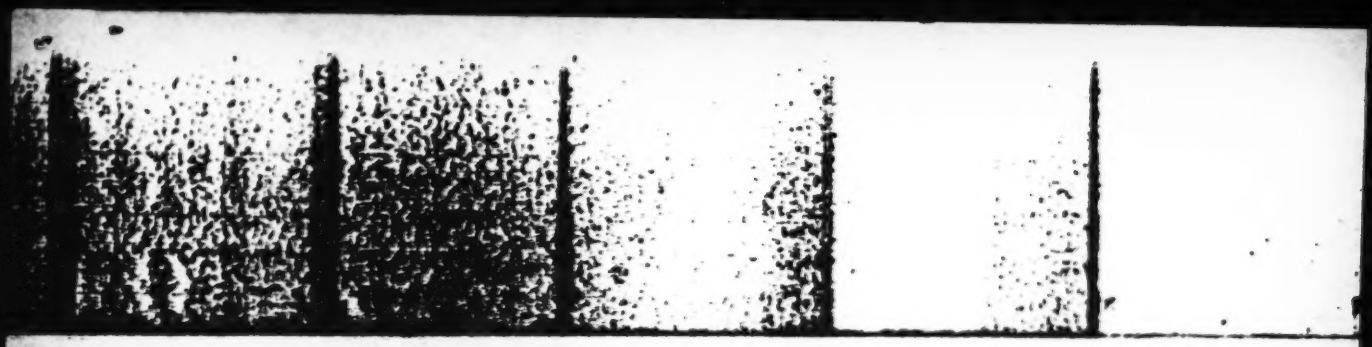

31 JUL 86 1985 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
16:29:43 NYS HIGHER EDUCATION CORP HIS DPS8/70 GCOS-8

DESCRIPTION OF SUBPOPULATIONS

CRITERION VARIABLE NTB
BROKEN DOWN BY DEP

VARIABLE	VALUE	LABEL	MEAN	STD DEV	CASES
FOR ENTIRE POPULATION			5708.3943	6181.8760	236766
DEP	1.00	FIS	506.0598	1192.9512	41193
DEP	2.00	DEP	6804.1476	6250.1156	195573

TOTAL CASES = 236766

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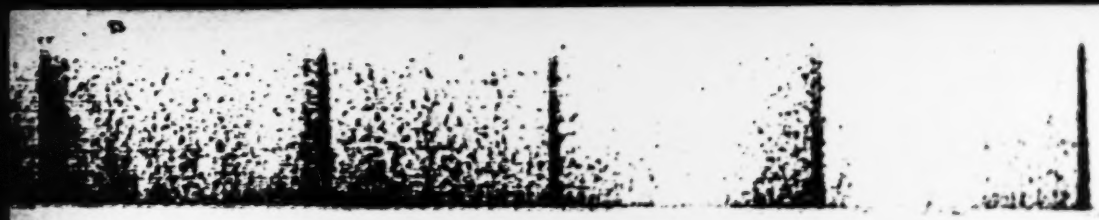

31 JUL 86 1985 UG TAP RECIPIENTS MEAN NTB AND FREQ/HISTOGRAM
16:42:10 NYS HIGHER EDUCATION CORP HIS DPS8/70 GCOS-8

NTB

VALUE LABEL	VALUE	FREQUENCY	PERCENT	VALID PERCENT	CUM PERCENT
$0	1	82012	34.6	34.6	34.6
$1-1000	2	10074	4.3	4.3	38.9
$1000-2000	3	10831	4.6	4.6	43.5
$2000-5000	4	29365	12.4	12.4	55.9
$5000-8000	5	25813	10.9	10.9	66.8
$8000-11000	6	23949	10.1	10.1	76.9
$11000-14000	7	20295	8.6	8.6	85.5
$14000-17000	8	18252	7.7	7.7	93.2
$17000-20000	9	16174	6.8	6.8	100.0
	TOTAL	236765	100.0	100.0	

COUNT	VALUE	ONE SYMBOL EQUALS APPROX. 3200.00 OCCURRENCES
82012	1.00	*****I*********************
10074	2.00	*** .
10831	3.00	*** .
29366	4.00	********* .
25813	5.00	******** .
23949	6.00	*******.
20295	7.00	*****I
18252	8.00	***I**
16174	9.00	*I***

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0 32000 64000 96000 128000 160000
HISTOGRAM FREQUENCY

VALID CASES 236766 MISSING CASES 0

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